

**Information to identify the case:**

Debtor 1	<u>Ronald J. Raslowsky</u>	Social Security number or ITIN	xxx-xx-0250
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court	District of New Jersey		
Case number:	16-13754-KCF		

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Ronald J. Raslowsky

6/3/20

**By the court:** Kathryn C. Ferguson  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

United States Bankruptcy Court  
District of New JerseyIn re:  
Ronald J. Raslowsky  
DebtorCase No. 16-13754-KCF  
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
Form ID: 318Page 1 of 3  
Total Noticed: 51

Date Rcvd: Jun 03, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 05, 2020.

aty +Broegee, Neumann, Fischer & Shaver, LLC, 25 Abe Voorhees Drive, Manasquan, NJ 08736-3560  
sp +Charles I Cohen, FurrCohen, P.A., 2255 Glades Road, Suite 337W,  
Boca Raton, FL 33431-7379  
r +Deb Smith, Keller Williams Realty East Monmouth, 750 Broad Street,  
Shrewsbury, NJ 07702-4230  
cr Dolores D'Onorio Demeo, LLC, 7 Shady Lane, Toms River, NJ 08753  
cr Emilio D'Onorio Demeo, LLC, Shady Lane, Toms River, NJ 08753, UNITED STATES  
cr Giuseppina D'Onorio Demeo, LLC, 7 Shady Lane, Toms River, NJ 08753  
r +Keller Williams Realty East Monmouth, 750 Broad Street, Shrewsbury, NJ 07702-4230  
cr Michele D'Onorio Demeo, LLC, 7 Shady Lane, Toms River, NJ 08753, UNITED STATES  
md +Scott Zauber, 750 Route 73 South, Suite 307B, Marlton, NJ 08053-4191  
acc +Sharer Petree Brotz & Snyder, 1103 Laurel Oak Road, Suite 105B, Voorhees, NJ 08043-4376  
516029255 Acb Receivables Mngmt, 19 Main St, Asbury Park, NJ 07712-7012  
516101828 Bey Lee Anesthesia, 1200 Hooper Ave, Toms River, NJ 08753-3594  
516029258 Commonwealth Financial, 245 Main St, Dickson City, PA 18519-1641  
516101304 +Cowan Guteski & Co, PA, 40 Bey Lea Rd, Toms River, NJ 08753-2989  
516194656 +Cowan, Guteski & Co., PA, c/o Scott H. Sekuler, Esq., 208 Monmouth Road,  
Oakhurst, NJ 07755-1568  
516101305 Dolores A D'Onorio Demeo, LLC, PO Box 2513, Wilmington, DE 19805-0513  
516101306 Dolores A. Donorio Demeo LLC, Delaware Corporation, 222 Delaware Ave Fl 9,  
Wilmington, DE 19801-1621  
516101307 Emilio D'Onorio DeMeeo LLC, Delaware Corp Agency, 222 Delaware Ave Fl 9,  
Wilmington, DE 19801-1621  
516311064 +Emilio D'Onorio Demeo, LLC, c/o Lawrence D. Mandel, Esq., P.O. Box 499,  
Lakewood, NJ 08701-0499  
516101308 Giuseppina D'Onorio Demeo LLC, Delaware Corporation Agency Inc, 222 Delaware Ave Fl 9,  
Wilmington, DE 19801-1621  
516101836 MED1 02 Shore Outpatient Surgi, Cente, 360 Highway 70, Lakewood, NJ 08701-5823  
516029262 +Maria Geletei, 66 Pine Treet Dr, Parlin, NJ 08859-1152  
516029261 Maria Geletei, 66 Pinetree Dr, Parlin, NJ 08859-1152  
516029263 Maria Geletei, 6 Pinetree Dr, Parlin, NJ 08859-1122  
516101309 Michelle D'Onorio Demeo LLC, The Delaware Cor Agency Inc, 222 Delaware Ave Fl 9,  
Wilmington, DE 19801-1621  
516029264 Mnet Fin Inc, 95 Argonaut, Aliso Viejo, CA 92656-4133  
516029266 Parker McCay, 9000 Midlantic Dr # 300, Mount Laurel, NJ 08054-1539  
516101310 Robert A. ebberup, Law Offices, 609 Main St, Toms River, NJ 08753-7461  
516101839 Shore Neurology, 633 Route 37 W, Toms River, NJ 08755-8007  
516101840 Tidal Emergency Physicians, 425 Jack Martin Blvd, Brick, NJ 08724-7732  
516101841 VIRADIA JAYANT K MD, 360 Highway 70, Lakewood, NJ 08701-5823

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

db E-mail/Text: ron@nscsafe.com Jun 03 2020 23:12:22 Ronald J. Raslowsky, 195 Lehigh Ave,  
Lakewood, NJ 08701-4555  
smg E-mail/Text: usanj.njbankr@usdoj.gov Jun 03 2020 23:13:28 U.S. Attorney, 970 Broad St.,  
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jun 03 2020 23:13:26 United States Trustee,  
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
Newark, NJ 07102-5235  
516143262 EDI: BECKLEE.COM Jun 04 2020 02:28:00 AMERICAN EXPRESS BANK, FSB, C/O BECKET AND LEE LLP,  
PO BOX 3001, MALVERN, PA 19355-0701  
516168450 EDI: BECKLEE.COM Jun 04 2020 02:28:00 AMERICAN EXPRESS CENTURION BANK,  
C/O BECKET AND LEE LLP, PO BOX 3001, MALVERN, PA 19355-0701  
516029256 EDI: AMEREXPR.COM Jun 04 2020 02:28:00 Amex, PO Box 297871,  
Fort Lauderdale, FL 33329-7871  
516029257 EDI: TSYS2.COM Jun 04 2020 02:28:00 Barclays Bank Delaware, 125 S West St,  
Wilmington, DE 19801-5014  
516101831 EDI: AIS.COM Jun 04 2020 02:28:00 Capital One - Bankruptcy Department,  
c/o American Info Source, PO Box 54529, Oklahoma City, OK 73154-1529  
516346859 EDI: BL-BECKET.COM Jun 04 2020 02:28:00 Capital One NA, c/o Becket and Lee LLP,  
PO Box 3001, Malvern PA 19355-0701  
516029259 +E-mail/Text: camanagement@mtb.com Jun 03 2020 23:12:58 Hudson City Savings Ba,  
80 W Century Rd, Paramus, NJ 07652-1437  
516038179 +EDI: IRS.COM Jun 04 2020 02:28:00 Internal Revenue Service, PO Box 7346,  
Philadelphia, PA 19101-7346  
516029260 +E-mail/Text: bncnotices@becket-lee.com Jun 03 2020 23:12:33 Kohls/capone,  
N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096  
516169793 E-mail/Text: camanagement@mtb.com Jun 03 2020 23:12:58 M&T Bank, P.O. Box 840,  
Buffalo, NY 14240-0840  
516029265 E-mail/Text: bankruptcies@orangelake.com Jun 03 2020 23:12:29 Orange Lake/Wilson Res,  
8505 W Irlo Bronson Memorial Hwy, Kissimmee, FL 34747-8217  
516083526 EDI: Q3G.COM Jun 04 2020 02:28:00 Quantum3 Group LLC as agent for, CP Medical LLC,  
PO Box 788, Kirkland, WA 98083-0788

District/off: 0312-3

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Date Rcvd: Jun 03, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

516056018 EDI: RMSC.COM Jun 04 2020 02:28:00 Synchrony Bank,  
c/o of Recovery Management Systems Corp, 25 S.E. 2nd Avenue, Suite 1120,  
Miami, FL 33131-1605  
516323606 +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jun 03 2020 23:13:26 United States Trustee,  
One Newark Center, Suite 2100, Newark, NJ 07102-5235  
516058195 EDI: WFFC.COM Jun 04 2020 02:28:00 Wells Fargo Bank, N.A., d/b/a WFDS, P.O. Box 19657,  
Irvine, CA 92623-9657  
516029267 EDI: WFFC.COM Jun 04 2020 02:28:00 Wells Fargo Home Mortgage, Customer Service,  
PO Box 10335, Des Moines, IA 50306-0335  
516029268 EDI: WFFC.COM Jun 04 2020 02:28:00 Wfds/wds, PO Box 1697, Winterville, NC 28590-1697  
TOTAL: 20

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

516101830 Cach of NJ LLC  
cr\* +Maria Geletei, 66 Pinetree Drive, Parlin, NJ 08859-1152  
516272464\* American Express Bank FSB, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  
516101829\* Bielory & Hennes PC, 3000 Yorktowne Blvd, Brick, NJ 08723-7989  
516101832\* +Cowan Guteski & Co, PA, 40 Bey Lea Rd, Toms River, NJ 08753-2989  
516101833\* Dolores A. Donorio Demeo LLC, Delaware Corporation, 222 Delaware Ave Fl 9,  
Wilmington, DE 19801-1621  
516101834\* Emilio D'Onorio DeMeo LLC, Delaware Corp Agency, 222 Delaware Ave Fl 9,  
Wilmington, DE 19801-1621  
516101835\* Giuseppina D'Onorio Demeo LLC, Delaware Corporation Agency Inc, 222 Delaware Ave Fl 9,  
Wilmington, DE 19801-1621  
516101837\* Michelle D'Onorio Demeo LLC, The Delaware Cor Agency Inc, 222 Delaware Ave Fl 9,  
Wilmington, DE 19801-1621  
516101843\* Mnet Fin Inc, 95 Argonaut, Aliso Viejo, CA 92656-4133  
516101838\* Robert A. ebberup, Law Offices, 609 Main St, Toms River, NJ 08753-7461  
auc ##+Quaker City Auctioneers, Inc., 2860 Memphis Street, Philadelphia, PA 19134-4226  
516101303 ##Bielory & Hennes PC, 3000 Yorktowne Blvd, Brick, NJ 08723-7989  
516101842 ##Gertner Mandel & Peslak LLC, PO Box 499, Lakewood, NJ 08701-0499

TOTALS: 1, \* 10, ## 3

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 05, 2020

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 3, 2020 at the address(es) listed below:

Andrea Dobin ecftrusteead@msbnj.com, NJ55@ecfcbis.com  
Andrea Dobin on behalf of Trustee Andrea Dobin adobin@msbnj.com  
Barry R. Sharer on behalf of Accountant Sharer Petree Brotz & Snyder CShapiro@SharerPBS.com,  
BSharer@SharerPBS.com;nj83@ecfcbis.com  
Benjamin Teich on behalf of U.S. Trustee United States Trustee Benjamin.Teich@usdoj.gov  
Brian E Caine on behalf of Creditor M&T Bank bcaine@parkermccay.com,  
BKcourtntices@parkermccay.com  
Denise E. Carlon on behalf of Defendant M&T Bank dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Denise E. Carlon on behalf of Creditor M&T Bank dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Lawrence D. Mandel on behalf of Creditor Giuseppina D'Onorio Demeo, LLC lmandel@gmplaw.net,  
jvansaders@gmplaw.net;sphilbrook@gmplaw.net;kgraham@gmplaw.net  
Lawrence D. Mandel on behalf of Creditor Michele D'Onorio Demeo, LLC lmandel@gmplaw.net,  
jvansaders@gmplaw.net;sphilbrook@gmplaw.net;kgraham@gmplaw.net  
Lawrence D. Mandel on behalf of Creditor Dolores D'Onorio Demeo, LLC lmandel@gmplaw.net,  
jvansaders@gmplaw.net;sphilbrook@gmplaw.net;kgraham@gmplaw.net

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

Lawrence D. Mandel on behalf of Creditor Emilio D'Onorio Demeo, LLC lmandel@gmplaw.net,  
jvansaders@gmplaw.net;sphilbrook@gmplaw.net;kgraham@gmplaw.net  
Michele M. Dudas on behalf of Plaintiff Andrea Dobin mdudas@msbnj.com  
Michele M. Dudas on behalf of Trustee Andrea Dobin mdudas@msbnj.com  
Robert C. Nisenson on behalf of Debtor Ronald J. Raslowsky r.nisenson@rcn-law.com,  
doreen@rcn-law.com;g2729@notify.cincompass.com;nisensonrr70983@notify.bestcase.com  
Robert C. Nisenson on behalf of Defendant David J. Raslowsky r.nisenson@rcn-law.com,  
doreen@rcn-law.com;g2729@notify.cincompass.com;nisensonrr70983@notify.bestcase.com  
Scott M. Zauber on behalf of Mediator Scott Zauber jwiesner@subranni.com,  
ecf@subranni.com;cwild@subranni.com;dhoff@subranni.com  
Timothy P. Neumann on behalf of Debtor Ronald J. Raslowsky timothy.neumann25@gmail.com,  
btassillo@aol.com;geoff.neumann@bnfsbankruptcy.com;geoff.neumann@gmail.com  
Timothy P. Neumann on behalf of Plaintiff Ronald J. Raslowsky timothy.neumann25@gmail.com,  
btassillo@aol.com;geoff.neumann@bnfsbankruptcy.com;geoff.neumann@gmail.com  
United States Trustee USTPRegion03.NE.ECF@usdoj.gov  
William M.E. Powers on behalf of Creditor Wells Fargo Bank, N.A. ecf@powerskirn.com  
William M.E. Powers, III on behalf of Creditor Wells Fargo Bank, N.A. ecf@powerskirn.com  
William M.E. Powers, III on behalf of Defendant Wells Fargo Home Mortgage ecf@powerskirn.com  
TOTAL: 22